



Characteristics of the Uninsured and Select Health Insurance Coverage in Michigan

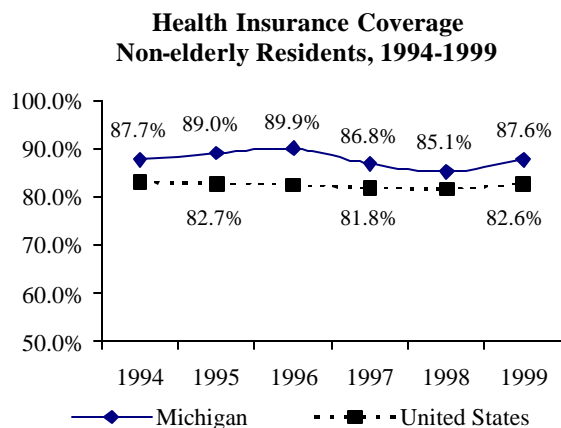
Health Insurance Coverage at a Glance

The Michigan Department of Community Health is pleased to present a series of briefs highlighting the 2001 report on the *Characteristics of the Uninsured and Select Health Insurance Coverage in Michigan*.

A person's ability to access health care can be hindered by a variety of factors, such as the availability of services or lack of health insurance coverage. For the most part, it is the lack of coverage that is often cited as the reason why people are unable to access health care services. Fortunately in Michigan most residents are either covered through an employer sponsored, public, or individually purchased health plan. Understanding the levels and characteristics of health insurance coverage and the uninsured are important for Michigan's health care future as communities strive to improve the health of their residents.

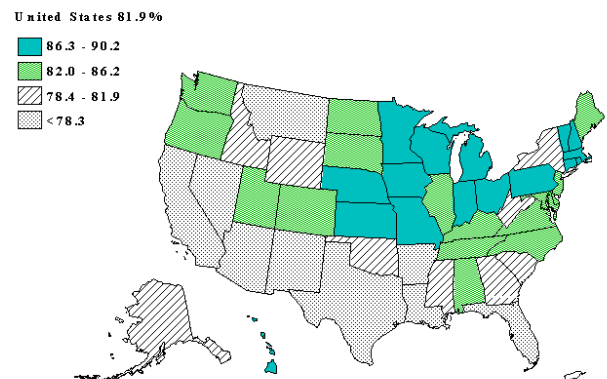
According to the U.S. Census Bureau, the share of the population with health insurance in the United States increased in 1999, the first increase since 1987. In 1999, 82.6 percent of people under the age of 65 had health insurance coverage, up from 81.6 percent in 1998. Moreover, the number and percent of people covered by employment-based health insurance rose significantly in 1999, driving the overall increase in insurance coverage.

Mirroring nation trends, the proportion of Michigan residents with health insurance coverage increased in 1999 from 1998. Of Michigan's 8.6 million non-elderly residents, 87.6 percent had health insurance coverage, up from 85.1 in 1998. Adults and children alike experienced increases in the proportion with health care coverage. As for residents 65 and older, almost all are covered through some type of private coverage, Medicare, Medicaid, or a combination of these coverage types.

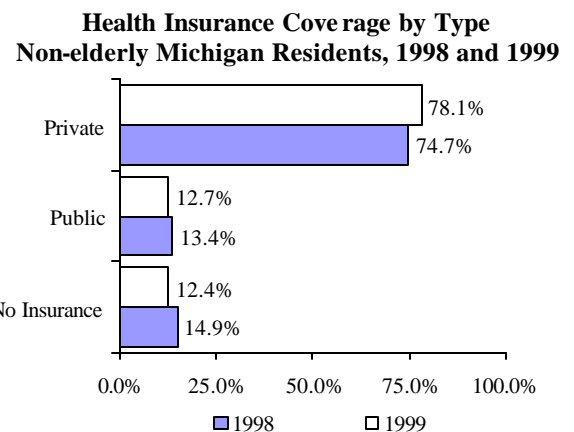


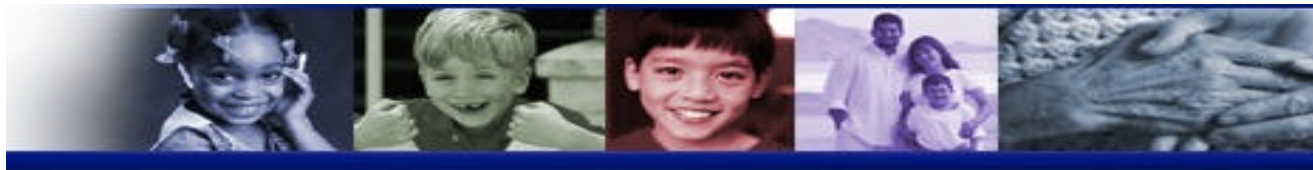
Since 1987, Michigan has continued to be above the national average for the proportion of people with health insurance coverage. States coverage rates range from 90.2 percent in Minnesota to 73.5 percent in Texas, based on 3-year average. Michigan is among the top quarter of the states, with 86.5 percent insured.

Health Insurance Coverage by State Non-elderly Residents, 1997-1999



Also like the national trend, the percent of people covered by private insurance in Michigan rose in 1999, driving the overall increase in health insurance coverage. For those covered by private insurance, 72.5 percent had some type of employer-based coverage in 1999, up from 70.6 percent in 1998. There was no significant change in the proportion of people with publicly provided coverage between 1998 and 1999.



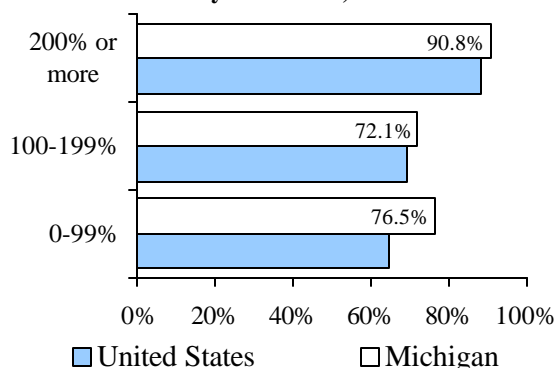


In Michigan, both children (90.4 percent) and adults (84.7 percent) were more likely to have health insurance coverage than children (85.3 percent) and adults (80.5 percent) nationally.

Health Insurance Coverage by Age Michigan Residents, 1997-1999		
Age Group	Michigan	United States
Infants	86.7%	82.7%
Ages 1-5	91.5%	85.9%
Ages 6-12	90.3%	86.0%
Ages 13-17	90.3%	84.1%
All Children	90.4%	85.3%
Ages 18-20	78.9%	75.1%
Ages 21-24	69.5%	66.1%
Ages 25-29	80.0%	73.2%
Ages 30-44	86.2%	81.8%
Ages 45-54	89.7%	86.4%
Ages 55-64	89.3%	85.4%
All Adults	84.7%	80.5%
Total Non-elderly	86.5%	81.9%

In addition, all family income groups in Michigan were more likely to have health insurance coverage than the same families nationally. And although the poor and working poor are less likely to have coverage, families near the poverty line (under 100 percent of poverty) in Michigan fared much better than those nationally. Overall in Michigan, 90.8 percent of families with income at or above 200 percent poverty and 73.9 percent with income below 200 percent had some type of health insurance coverage.

**Health Insurance Coverage by Family Income
Non-elderly Residents, 1997-1999**



The likelihood of being insured increased with a person's income and education level. However, there was no significant difference in coverage between adult males and females in Michigan, or urban and rural residents.

Health insurance coverage is also closely linked with the availability of employer-sponsored coverage. Workers in almost every industry category in Michigan were more likely to have employer-based coverage than workers nationally. Michigan workers, age 18 to 64, were also more likely to have employment-based coverage in firms employing more than a 100 workers (over 90 percent insured) than in smaller firms (ranging from 75.8 to 87.0 percent insured). Workers that were self-employed or worked in agriculture and mining had low coverage rates.

Health Insurance Coverage by Industry Michigan Workers, Ages 18-64, 1997-1999		
Industry	Michigan	United States
Self-employed	75.6%	75.3%
Government	92.7%	92.3%
Agriculture/Mining	74.8%	64.9%
Construction	77.6%	66.9%
Manufacturing	92.2%	87.4%
Trans, Comm, & Utilities	90.2%	85.6%
Wholesale-Retail trade	78.5%	75.5%
Finance, Ins, & Real Estate	88.2%	90.1%
Services	85.3%	82.4%
All Workers	85.5%	82.1%

Full and part-time workers in Michigan were more likely to have health insurance coverage than full and part-time workers nationally. Approximately 82 percent of adults in Michigan were employed full-time or part-time, based on 3-year average (1997-1999). Among these workers, eight in every nine full-time workers had health insurance coverage and almost five in every six part-time workers.

The Department of Community Health acknowledges that information and reports by the Employee Benefit Research Institute (EBRI), the U.S. Census Bureau, and the Henry J. Kaiser Family Foundation were used to assist in development of the briefs and report.

Estimates are based on the March 2000 Current Population Survey (CPS) conducted by the U.S. Census Bureau. Preliminary tabulations and analysis for this report were provided by the EBRI. For more information on the CPS, visit the U.S. Census Bureau's web site at www.census.gov. Three-year averages are used for most comparisons to eliminate year-to-year fluctuations and improve reliability. For more information about this report and other health insurance estimates for Michigan, call the Department of Community Health at (517) 241-2966.

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